

IN THE CLAIMS:

Please amend the claims as follows:

1 - 3: (Canceled)

4. (Currently amended) For use in a computer controlled transaction system, a method for determining an extent of a risk of a current transaction in the computer controlled transaction system being fraudulent, comprising the steps of:

receiving data relating to the current transaction in a prediction model;

identifying a means of payment used in preceding transactions in the prediction model;

using a computer system to combine ~~combining~~ a limit with a value by means of a Neuro Fuzzy Inference Machine in the prediction model for generating an output value that depicts the extent of the risk that the current transaction is fraudulent; and

initiating one of several possible reactions to the current transaction;

wherein the reactions have different magnitudes corresponding to the output value that depicts the extent of the risk of the current transaction being fraudulent;

wherein the limit is based on expert rules and the limit being specific for a type of transaction;

wherein the value is based on a time series analysis of a presettable number of former transactions relating to the means of payment, wherein the value is specific for the current transaction; and

wherein combining the limit with the value in the Neuro Fuzzy Inference Machine is performed in a floating manner so that the output value is resulting in accordance with an extent of a risk that the current transaction is fraudulent;

wherein the former transactions are buffered in a ring buffer.

5. (Previously presented) The method of claim 4, wherein the expert rules concern parameters which occur in statistically significant cumulative manner during fraudulent transactions.

6. (Previously presented) The method of claim 5, wherein the parameters relate to at least one element selected from the group consisting of an origin of a payment, an origin of a user, a branch of the current transaction, a beneficiary of the current transaction, a magnitude of the current transaction and a value of the current transaction.
7. (Previously presented) The method of claim 4, wherein the time series analysis is implemented in the form of fuzzy logic rules.
8. (Previously presented) The method of claim 4, wherein the expert rules are implemented in the form of fuzzy logic rules.
9. (Canceled)
10. (Currently amended) A system for determining an extent of a risk of a current transaction in a computer controlled transaction system being fraudulent, comprising:
 - a prediction model module;
 - a module for receiving data relating to the current transaction, the module for receiving data being in the prediction model module;
 - a module for identifying a means of payment used in preceding transactions, the module for identifying being in the prediction model module;
 - a processor using a Neuro Fuzzy Inference Machine for combining a limit with a value and for generating an output value that depicts the extent of the risk of the current transaction being fraudulent, the Neuro Fuzzy Inference Machine for combining the limit with the value and for generating the output value being in the prediction model module; and
 - a module for initiating one of several possible reactions to the current transaction; wherein the reactions have different magnitudes corresponding to the output value that depicts the extent of the risk of the current transaction being fraudulent; wherein the limit is based on expert rules and the limit being specific for a type of transaction;

wherein the value is based on a time series analysis of a presetable number of former transactions relating to the means of payment, wherein the value is specific for the current transaction;

wherein combining the limit with the value in the Neuro Fuzzy Inference Module is performed in a floating manner so that the output value is in accordance with an extent of a risk that the current transaction is fraudulent; and

wherein the former transactions are buffered in a ring buffer in the system.

11. (Previously presented) The system of claim 10, wherein the expert rules concern parameters which occur in statistically significant cumulative manner during fraudulent transactions.

12. (Previously presented) The system of claim 11, wherein the parameters relate to at least one element selected from the group consisting of an origin of a payment, an origin of a user, a branch of the current transaction, a beneficiary of the current transaction, a magnitude of the current transaction and a value of the current transaction.

13. (Previously presented) The system of claim 10, wherein the time series analysis is implemented in the form of fuzzy logic rules.

14. (Previously presented) The system of claim 10, wherein the expert rules are implemented in the form of fuzzy logic rules.

15. (Canceled)

16. (Currently amended) A method which is implemented on a computer and which is provided for identifying and determining fraudulent transaction data in a computer-controlled transaction processing system with a prediction model for receiving current transaction data, for processing the current transaction data, and for outputting at least one output value that depicts a probability of a fraudulent transaction, wherein, on the basis of stored data, for

a time series analysis of former transactions, and

expert rules concerning parameters which occur in a statistically significant cumulative manner during fraudulent transactions, especially with respect to the origin of the means of payment or user, to the branch and to the beneficiary of the transaction, as well as to the magnitude or value of the transaction, the evaluation is carried out by means of the prediction model with respect to the risk of the current transaction being fraudulent, and a corresponding output value is generated,

wherein ~~a processor~~ ~~the prediction model~~ combines, using a Neuro Fuzzy Inference Machine, a limit, which is based on the expert rules and which is specific for the type of transaction, with a value, which is based on the time series analysis of the former transactions relating to the same means of payment and which is specific for the current transaction, in order to generate the output value, and

wherein the combination is carried out in a floating manner so that output values can be generated which vary according to the extent of the suspicion of misuse and which can be used to initiate reactions of different magnitude to the current transaction request instead of the definition of only one risk-threshold for authorization of the transaction; and

wherein former transactions are buffered in a ring buffer.

17. (Previously presented) The method of claim 16, wherein the time series analysis is implemented in the form of fuzzy logic rules.
18. (Previously presented) The method of claim 16, wherein the expert rules are implemented in the form of fuzzy logic rules.
19. (Canceled)